PassWord Service

"America's leading financial institution worldwide." P.O. Box 6000 New Hyde Park, NY 11042

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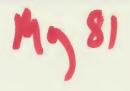
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Important information about a new personal financial service.

T. Nelson Box 3 Schooleys Mtn, NJ 07870

1-01-81

PassWord Service CITICORP O



April 1981

Now you can order travelers checks by phone.

New PassWord Service delivers them presigned to your home or office. And that's not all!

T. Nelson
Box 3
Schooleys Mtn, NJ 07870

Dear T. Nelson:

You are among the select group of people who have an opportunity to apply for the new personal financial service that will make your traveling more convenient and secure than ever before.

It's called PassWord Service, and it is available only through Citicorp, America's leading financial institution worldwide, and other participating financial institutions.

Briefly stated, PassWord Service:

- * lets you purchase Citicorp® Travelers Checks by tollfree telephone -- 24 hours a day -- 365 days a year -from anywhere in the contintental U.S.
- * provides checks electronically presigned, with a facsimile of your signature.
- * gives you a fast, simple, personalized refund service if your checks are ever lost or stolen. You can contact Citicorp's Refund Center 24 hours a day, 7 days a week, free of charge worldwide.
- * lets you pay for your travelers checks with any bank checking/NOW or statement savings account -- even your MasterCard or VISA credit card.
- * lets you have your travelers checks <u>delivered wherever</u>
 you <u>wish</u> via Express Mail or first class mail -- to
 your home, office, or selected Hertz Rent-a-Car
 locations.

* allows you to enroll a joint member who can enjoy all the benefits of PassWord Service.

* allows you to enroll at no cost! Enrollment in PassWord Service costs you absolutely nothing. When you purchase checks, you pay only a standard one percent travelers check fee.

As you can see, this new service, developed by Citicorp, the world's leading financial institution, is the most sophisticated, personal travelers check service in the world today. It makes the "old way" of purchasing travelers checks obsolete.

24-hour toll-free calling replaces trips to the bank, standing in line, limited banking hours, and all paperwork.

As a member, you have a personal relationship with PassWord Service and you are recognized wherever you are, worldwide, 24 hours a day. If your travelers checks are ever lost or stolen, you'll get a fast, simple, and complete refund ...even if you've lost your receipts. And, because they're Citicorp Travelers Checks, there are thousands of refund locations, worldwide, to serve you.

Apply today! Take advantage of the convenience and security of PassWord Service. One of the major benefits of this service is the variety of payment methods available. In return for this convenience, we need some financial information from you. Simply complete, sign, and mail the enclosed form. Upon approval of your PassWord Service Application, you will be mailed a Welcome Package with your Agreement and full information about the service.

When you sign your Application, it will be the last time you ever have to sign to buy travelers checks! Your Citicorp Travelers Checks will never be more than a phone call away.

Sincerely,

Jeffrey P. Neubert

President

Citicorp Services, Incorporated

P.S. If you have any questions regarding PassWord Service, or if you have any questions about completing your Application, just call 1-800-645-3800 (in New York State, call 1-800-632-3216).



PassWord Service Application If you need help when you are filling out this application call toll-free 1-800-645-3800 (in New York State call 1-800-632-3216, in the New York City metro area call 212-357-7272).

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Step 3. Provide Signature For Your Checks

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Blacken in one box only:

Individual Membership

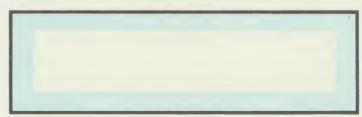
or Joint Membership

APPLICATION CANNOT BE PROCESSED IF BOTH BOXES ARE BLACKENED IN.

IMPORTANT! PLEASE READ THE INSTRUCTIONS BELOW BEFORE SIGNING YOUR NAME.

Individual member signature

Joint member signature, if joint membership



You (and your joint member) should sign in the block(s) above.

The signature you furnish will be the one printed on your travelers checks. Please press firmly and sign your name as large and as clearly as possible without extending into the blue border.

IMPORTANT: USE ONLY BLACK OR RED INK AND DO NOT GO INTO THE BLUE BORDER. YOUR APPLICATION CANNOT BE PROCESSED IF YOUR SIGNATURE EXTENDS INTO THE BLUE AREA.

For office use only		
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Step 4. Joint Member Information

If you named a joint member in Step 3, please provide the following information about your joint member. Don't forget that you are responsible for any orders placed by your joint member.

Name	Last	First	Middle	Telephone number ()		
Home address				Business address		
City		State	Zip	City	State	Zip

State

Step 5. Protection Data

This data is for your protection. When you order checks, you will give your secret password to the service representative. In certain instances, you may be asked to provide additional data. Because this data is most likely known only to you, it lets us confirm that the proper person is placing the order. If a word is too long, please leave off the end of it.

Your Driver's License Number	
Joint Member's Driver's License Number	

Birthdate month	day	year
Elementary so	chool first atten	ded
Mother's maid	en name (last	name only)

Joint membe	er data, if	joint membersh	ip
Birthdate month	day	year	
Elementary sch	ool first atte	ended	
Mother's maide	n name (las	t name only)	

Step 6. Legal Signatures

Application and Membership

By signing the application below, you are applying for PassWord Service

If you are enrolled, you will receive a PassWord Service Agreement. You accept that Agreement when you (or your joint member) first order travelers checks. The PassWord Service Agreement fully explains your PassWord Service membership. Please read it carefully.

Payment Authorization

If you choose to have the payment made from your checking, statement savings, or NOW account, you give Citicorp Services, Incorporated (CSI) permission to direct that payment be made from the bank accounts you indicated in Step 2 of the application. You also give the banks holding these accounts permission to make payments from such accounts.

If you choose to have payment made with your MasterCard or VISA credit card, your purchase may be treated as a cash advance by the issuing bank.

Once you (or your joint member) authorize a payment, you cannot stop it.

PassWord Service Termination

You may terminate your PassWord Service account at any time by notifying CSI and your bank that you are canceling the Agreement. You must give CSI and the bank a reasonable amount of time to put the cancellation into effect.

Errors

Your rights concerning disputes are fully explained in the PassWord Service Agreement.

Data Verification

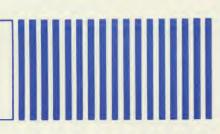
By signing this application, you give CSI permission to check the accuracy of the banking and employment information you gave us, and also to check your credit data. As part of this review process, CSI normally obtains credit reports for all PassWord Service applications. If you request, we will gladly give you the name and address of the institution(s) which provided the report(s).

Your signature	Date
x	
Joint member signature	Date

X

To speed the processing of your application, please include a voided check.





BUSINESS REPLY MAIL FIRST CLASS PERMIT NO. 95 NEW HYDE PARK, NY

POSTAGE WILL BE PAID BY ADDRESSEE

PassWord Service Citicor Travelers Checks

P.O. Box 6001 New Hyde Park, NY 11042

Here's how Citicorp Travelers Checks' new PassWord Service works:

- 1. You complete the simple Application Form, which includes your signature.
- 2. Your signature, and all other information, is confidentially stored in our computer facility.
- 3. When you need checks, call our special toll-free number.
- 4. We issue presigned checks to you, and the amount (including the check fee) is charged to the account of your choice.
- **5.** Express Mail or first class mail speeds the checks to you.

PassWord Service CITICORP ©

Citicorp has just revolutionized travelers checks. Here's how...

Amazing new 24-hour PassWord Service now available—only with Citicorp Travelers Checks.

Three major travelers check improvements:



Just call us toll free, 24 hours a day, and we'll send your checks to you.



Each check bears a facsimile of your signature when you receive it, thanks to the remarkable technology of this new service.



If your Citicorp Travelers Checks are ever lost or stolen, it's reassuring to know that you are protected with one of the most convenient refund services in the world

No more waiting in line! You can order them by telephone.

When you enroll in the new 24-hour PassWord Service, you can order Citicorp Travelers Checks by phone. You can buy travelers checks with any bank checking/NOW or statement savings account, MasterCard, or VISA credit card, and we'll send them to you via Express Mail or first class mail.

You can order Citicorp Travelers Checks at any time of the day or night—not just during banking hours. Just call us toll free from anywhere in the U.S.A. (except Alaska and Hawaii) at the special number on the handy wallet-sized card we'll give you. Tell us your personal password, and we'll rush the travelers checks to wherever you select—your home, your office, or Hertz Rent-a-Car counters at selected airports.

No more signing them at the bank! They come already signed with your preprinted signature.

Once enrolled as a PassWord Service member, every travelers check comes with a facsimile of your signature electronically printed right on the check. You can even enroll a joint member who will have the convenience of ordering travelers checks by phone and receiving them presigned.

Since the checks are presigned, you benefit from an extra security feature no other travelers check offers

More convenient refund procedures! Call us around-the-clock, free.

Our new PassWord Service gives you a simple, fast, personalized refund procedure if your checks are lost or stolen. No matter where you are, worldwide, you can reach Citicorp's Refund Center 24 hours a day.

As a PassWord Service member, you have a personal relationship with us. Refunds are simple, because we can identify you immediately, through your personal password, and we already have full information about the checks you purchased—their amounts and serial numbers. And because we're in worldwide contact with thousands of refund locations, your refund will be handled quickly and easily—even if you've lost your receipts.

More convenience than ever before. More security than ever before. And enrollment costs you nothing!